

Information to identify the case:

Debtor 1	<u>Thomas Michael Willbergh</u>	Social Security number or ITIN	xxx-xx-7986
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Catherine Geralyn Willbergh</u>	Social Security number or ITIN	xxx-xx-4863
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 13-21387-KCF			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Thomas Michael Willbergh

Catherine Geralyn Willbergh
aka Catherine Lake

9/5/18

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Thomas Michael Willbergh
 Catherine Geralyn Willbergh
 Debtors

Case No. 13-21387-KCF
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 3180W

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 Total Noticed: 37

Date Rcvd: Sep 05, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 07, 2018.

db/jdb +Thomas Michael Willbergh, Catherine Geralyn Willbergh, 52 Lighthouse Drive,
 Freehold, NJ 07728-1384
 513955893 +Affiliated Collection Bureau, 19 Main Street, Asbury Park, NJ 07712-7088
 514041539 Bank of America N.A., c/o Prober & Raphael, Attornys For Secured Creditor, P.O. Box 4365,
 Woodland Hills, CA 91365-4365
 514032776 +Bank of America, N.A., c/o Prober & Raphael, A Law Corporation,
 20750 Ventura Boulevard, Suite 100, Woodland Hills, California 91364-6207
 514084183 +Bank of America, N.A., c/o KML Law Group, P.C., 701 Market Street, Suite 5000,
 Philadelphia, PA 19106-1541
 513955898 +Central Jersey Emergency Med, P.O. Box 808, Grand Rapids, MI 49518-0808
 513955899 +Chase Bank/Bankruptcy, Attn. Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane,
 Monroe, LA 71203-4774
 513955901 +Disney Beach Club Villas, Membership Administration, 200 Celebration Place,
 Celebration, FL 34747-5483
 513955905 +Jamaica Finance Co, 138 10 Hillside Ave, Jamaica, NY 11435-2924
 513955907 NJ Attorney General Office, Division of Law, Richard J. Hughes Justice Complex,
 25 Market St. P.O. Box 112, Trenton, NJ 08625-0112
 513955908 NJ Division of Taxation, Compliance & Enforcement-Bankruptcy, 50 Barrack Street, 9th Fl,
 P.O. Box 245, Trenton, NJ 08695-0267
 514892243 Residential Credit Solutions, PO Box 163229, Ft Worth, TX 76161-3229
 514892244 Residential Credit Solutions, PO Box 163229, Ft Worth, TX 76161-3229,
 Residential Credit Solutions, PO Box 163229, Ft Worth, TX 76161-3229

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Sep 06 2018 00:31:13 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Sep 06 2018 00:31:09 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 514220982 EDI: BECKLEE.COM Sep 06 2018 03:43:00 AMERICAN EXPRESS CENTURION BANK,
 C/O BECKET AND LEE LLP, POB 3001, MALVERN, PA 19355-0701
 513955894 +EDI: AMEREXPR.COM Sep 06 2018 03:43:00 American Express, Correspondence Address,
 P.O. Box 6618, Omaha, NE 68106-0618
 513955895 EDI: BANKAMER.COM Sep 06 2018 03:43:00 Bank of America, P.O. Box 982235,
 El Paso, TX 79998
 513955896 +EDI: BANKAMER.COM Sep 06 2018 03:43:00 Bank of America Home Loans,
 Correspondence Unit CA6-919-02-41, P.O. Box 5170, Simi Valley, CA 93062-5170
 513955897 +EDI: CAPITALONE.COM Sep 06 2018 03:43:00 Capital One, Bankruptcy Dept, P.O. Box 30273,
 Salt Lake City, UT 84130-0273
 514061445 EDI: CAPITALONE.COM Sep 06 2018 03:43:00 Capital One Bank (USA), N.A., PO Box 71083,
 Charlotte, NC 28272-1083
 513955900 +EDI: CITICORP.COM Sep 06 2018 03:43:00 Citibank, P.O. Box 6500,
 Sioux Falls, SD 57117-6500
 513955902 +EDI: CHASE.COM Sep 06 2018 03:48:00 Disney/Chase, P.O. Box 15298,
 Wilmington, DE 19850-5298
 516143434 E-mail/Text: bankruptcy.bnc@ditech.com Sep 06 2018 00:30:43 Ditech Financial LLC,
 PO Box 6154, Rapid City, SD 57709-6154
 513955903 +E-mail/Text: GPSAK@PSAKLAW.COM Sep 06 2018 00:31:55 FMI International,
 c/o Psak & Associates, 127 Union Avenue, Middlesex, NJ 08846-1039
 513955904 +EDI: IRS.COM Sep 06 2018 03:43:00 Internal Revenue Service, P.O. Box 7346,
 Philadelphia, PA 19101-7346
 513955906 +EDI: CBSKOHL.S.COM Sep 06 2018 03:43:00 Kohl's, P.O. Box 3043, Milwaukee, WI 53201-3043
 514206125 EDI: RESURGENT.COM Sep 06 2018 03:48:00 LVNV Funding, LLC its successors and assigns as,
 assignee of Chase Bank USA, N.A., Resurgent Capital Services, PO Box 10587,
 Greenville, SC 29603-0587
 514170401 EDI: PRA.COM Sep 06 2018 03:43:00 Portfolio Recovery Associates, LLC, c/o Bank Of America,
 POB 41067, Norfolk VA 23541
 514170432 EDI: PRA.COM Sep 06 2018 03:43:00 Portfolio Recovery Associates, LLC, c/o Citibank,
 POB 41067, Norfolk VA 23541
 514170345 EDI: PRA.COM Sep 06 2018 03:43:00 Portfolio Recovery Associates, LLC, c/o Sams Club,
 POB 41067, Norfolk VA 23541
 513955909 +EDI: RMSC.COM Sep 06 2018 03:43:00 Sam's Club/GEMB, Bankruptcy Dept, P.O. Box 103104,
 Roswell, GA 30076-9104
 517080041 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Sep 06 2018 00:31:39
 THE BANK OF NEW YORK MELLON, c/o Bayview Loan Servicing, LLC,
 4425 Ponce De Leon Blvd, 5th Floor, Coral Gables, FL 33146-1837
 517080042 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Sep 06 2018 00:31:39
 THE BANK OF NEW YORK MELLON, c/o Bayview Loan Servicing, LLC,
 4425 Ponce De Leon Blvd, 5th Floor, Coral Gables, FL 33146, THE BANK OF NEW YORK MELLON,
 c/o Bayview Loan Servicing, LLC 33146-1837
 513955910 EDI: TFSR.COM Sep 06 2018 03:43:00 Toyota Financial Services, Bankruptcy Dept,
 P.O. Box 8026, Cedar Rapids, IA 52408
 513992146 EDI: TFSR.COM Sep 06 2018 03:43:00 Toyota Motor Credit Corporation (TMCC), PO BOX 8026,
 Cedar Rapids, Iowa 52408-8026

District/off: 0312-3

User: admin
Form ID: 3180W

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Total Noticed: 37

Date Rcvd: Sep 05, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

513996599 +EDI: OPHSUBSID.COM Sep 06 2018 03:48:00 VANDA, LLC, C O WEINSTEIN AND RILEY, PS,
2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

TOTAL: 24

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 07, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 5, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Joshua I. Goldman on behalf of Creditor BANK OF AMERICA, N.A. jgoldman@kmlawgroup.com,
bkgroup@kmlawgroup.com
R. A. Lebron on behalf of Creditor RESIDENTIAL CREDIT SOLUTIONS, INC., as servicer for THE
BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWMBS,
INC., CHL MORTGAGE PASS-THROUGH TRUST 2007-16, bankruptcy@feinsuch.com
Sean M. O'Brien on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK,
AS TRUSTEE (CWMBS 2007-16) sobrien@flwlaw.com
Steven J. Abelson on behalf of Joint Debtor Catherine Geralyn Willbergh sjaesq@atrbklaw.com,
atrbkl@gmail.com;r49787@notify.bestcase.com
Steven J. Abelson on behalf of Debtor Thomas Michael Willbergh sjaesq@atrbklaw.com,
atrbkl@gmail.com;r49787@notify.bestcase.com

TOTAL: 8